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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/438,602	11/12/1999	JEFFREY M. ENRIGHT	D-1114	9588

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EXAMINER

WALSH, DANIEL I

ART UNIT	PAPER NUMBER
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2876

DATE MAILED: 08/12/2002

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/438,602

Applicant(s)

ENRIGHT, JEFFREY M.

Examiner

Daniel I Walsh

Art Unit

2876

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☐ Responsive to communication(s) filed on ____.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-27 is/are pending in the application.
- 4a) Of the above claim(s) ____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) ____ is/are allowed.
- 6) ☒ Claim(s) 1-27 is/are rejected.
- 7) ☐ Claim(s) ____ is/are objected to.
- 8) ☐ Claim(s) ____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 12 November 1999 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on ____ is: a) ☐ approved b) ☐ disapproved by the Examiner.
- If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. ____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
- a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s) ____.
- 4) ☐ Interview Summary (PTO-413) Paper No(s). ____.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other:

DETAILED ACTION

Claim Rejections - 35 USC § 112

The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

1. Claim 24 and is rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Re claim 24, the use of "charging the user's credit card account for the amount and the charge" renders the claim vague/indefinite since it is unclear what "for the amount and the charge" means.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

2. Claims 1, 4-6, 8, and 23-26 are rejected under 35 U.S.C. 103(a) as being unpatentable over Chandonnet (US 6,401,009).

Re claim 1, Chandonnet teaches an apparatus comprising a self-service merchandise-dispensing machine selectively operative to dispense merchandise through FIG. 1 which can

dispense sundry items through aperture 35. FIG. 3 teaches a user interface with an article reading device 220, which reads a machine readable card associated with the user, that corresponds to a source of monetary value (ATM/credit). Buttons 260 are input device to receive input from the user. A cash value dispensing mechanism is taught through cash box 40/240, coin return 55/255 and that "the cash box may be configured to make change, in coins and/or in bills, as may be appropriate and desired" (col 8, lines 1+). Chandonnet teaches a "A sundry article vending control device is operably connected to the sundry article dispensing mechanism, and further operably connected to the vehicle-related product/service vending control device. The sundry article vending control device is operably configured, to receive order instructions from a purchaser, entered by keystrokes on the keypad of the vehicle-related product/service-vending device. The sundry article vending control device is further operably configured to accept payment for the purchase of at least one sundry article, through the passing of an indicia bearing payment card through the card reader, and to actuate the dispensing mechanism in response thereto. A cash box mechanism is operably connected to the sundry article vending control device, for enabling a purchaser to alternatively complete a purchase of at least one sundry article using cash" (col 3, lines 6+). This is interpreted to include a controller operatively connected to the dispensing machine (sundry article dispensing mechanism), the user interface (keypad input/card input), and cash value dispensing mechanism (cash box). It is understood that the controller is operative to cause a merchandise dispense from the machine having an associated charge and to cause a cash value dispense of an amount from the cash value dispensing mechanism responsive to at least one input to the input device since it has been taught above that the control device is configured to accept payment and actuate the dispensing

mechanism, and since it is well known in the vending machine art that items have a associated charge. Further, it has been discussed above that change can be made from the cash box, and it is understood that in response to user input (selection of items and cash payment) that cash value can be dispensed in response to input by the user. Further, it has been taught above that the controller is operative responsive to reading the machine-readable article (card) with the reading device to dispense an item. Chandonnet teaches that the controller is operative responsive to reading the card to cause generation of a charge record wherein the charge record includes data representative of the source of monetary value, the charge, and the amount through "e displayed on the alphanumeric display 20 of the pump housing 10. For example, after completion of a fuel purchase transaction using an indicia bearing payment card, the display screen typically asks if the customer desires a receipt. At the same time, or immediately after the customer has responded to that inquiry, for example, while the receipt is being printed, the control for the sundry article vending apparatus may cause to be shown in the screen, an inquiry such as "Would you like to purchase (or "Do you need") a (towelette, fuel additive, air gauge, etc.)?" In response to such inquiry, the customer may accept or refuse the offer to purchase such sundry articles, by appropriate keystrokes on the pump keypad"(col 8, lines 7+). It is well known in the art that receipts from vending machines, gas pumps, kiosks, etc., include the source of monetary value, charge, and amount, when purchase is made with an indicia bearing card (Smart/Credit/ATM). It is well known in the art that controllers control electronic inputs, outputs, and general operations of electrical devices, as substantiated by Ramachandran et al. who teaches the controller and its operation in claim one through "The controller 130 further operates to generate messages and charge records schematically indicated 134. The charge records are stored in the data store and

provide records of transactions so that among other things, amounts can be settled and/or transactions verified between the operator of the system and the system users" (col 16, lines 39+).

Re claim 4, Chandonnet teaches an output device of the user interface, controller by the controller, to cause the output device to prompt messages to the user concerning operation of the input device through "the control for the sundry article vending apparatus may cause to be shown in the screen, an inquiry such as "Would you like to purchase (or "Do you need") a (towelette, fuel additive, air gauge, etc.)?" In response to such inquiry, the customer may accept or refuse the offer to purchase such sundry articles, by appropriate keystrokes on the pump keypad. If the customer elects to make a purchase, subsequent instructions may be provided on the display (e.g., to swipe an indicia bearing payment card through the card reader"" (col 8, lines 12+).

Re claims 5 and 6, Chandonnet teaches a cash value accepting device associated with the merchandise dispensing machine, wherein the cash value accepting device is operative to accept at least one cash value item (including a note) from a user through bill receptacle 45/245 or coin slot 50/250, or both. Chandonnet teaches that the cash value accepting device is operatively connected to the controller, and the controller is operative to apply the charge associated with the merchandise to the cash value item through "a cash box mechanism, operably connected to the sundry article vending control device, for enabling a purchaser to alternatively complete a purchase of at least one sundry article using cash" (col 10, lines 22+). Further, it is well known that when money is inserted into a vending machine to purchase an item, the charge/total of the items is deducted from the currency inputted into the machine, and change can be generated accordingly.

Re claim 8, the teachings of Chandonnet have been discussed above. Chandonnet teaches the self service machine is operative to dispense motor fuel through FIG. 1. Though the machine of Chandonnet also teaches dispensing of sundry articles, at the time the invention was made, it would have been obvious to an artisan of ordinary skill in the art to have only a fuel dispensing device, since such devices are well known as taught by Terranova (US 6,098,879).

Re claim 23, Chandonnet has taught a machine that dispensing merchandise in response to an input from an input device, that the dispensed merchandise has an associated charge, that the machine reads a machine readable article, that a value of cash is dispensed in response to an input to the input device, and through claim 1, as the sundry items can be purchased with cards and the items are dispensed and have associated charges with them. It is understood and taught above that that the source of monetary value (machine readable card) is charged the amount and the charge, as is well known in the art (cards are charged the amount of the purchase).

Re claim 24, it is well known that dispensing/vending machines have credit card readers that read the cards and charge an amount for the purchase onto the card. Further, Chandonnet teaches a credit card, reader, and charging a purchase at the machine through "For the purposes of this disclosure, the card reader is contemplated as being of either the magnetic or even optical type, for reading credit cards, debit cards or the like, which may bear either a magnetic strip or an optical bar code, or some other identifying, condensed information carrying indicia. Such cards may be configured to charge a credit account or debit a bank account, by telephonic communication with the relevant credit or banking institution" (col 7, lines 17+).

Re claim 25, the limitations have already been discussed above in claim 8.

Re claim 26, the dispensing of one note has been taught above in claim 3.

3. Claims 2 and 3 are rejected under 35 U.S.C. 103(a) as being unpatentable over Chandonnet, as applied to claim 1 above, and further in view of Ramsey et al. (US 5,842,188).

Re claim 2, the teachings of Chandonnet have been discussed above.

Chandonnet fails to teach the use and updating of a stored value memory device read by the machine that results in dispensing of cash value.

Ramsey et al. teaches that "a purchaser may purchase any selected quantity of motor fuel by a credit or debit card and may receive change in the form of currency and coins from his payment or as a result of a cash advance on the credit or ATM card" (abstract). This is interpreted to include a machine readable article with stored memory, is well known in the art, that such vending machines update the stored value on the cards when money is used off it, and meets the limitations of claim 2.

Re claim 3, Chandonnet fails to teach the dispensing of note/paper currency.

Ramsey et al. teaches an unattended automated system for selling and dispensing with change dispensing capability whereby cash value can be dispensed in the form of a note through currency dispensers 47 and 49.

At the time the invention was made, it would have been obvious to an artisan of ordinary skill in the art to combine the teachings of Chandonnet with those of Ramsey et al.

One would have been motivated to do this to add convenience to the user of the vending machines by providing change in the form of paper/coin, thus making change for large and small amounts more favorable for the customer, and further adding to customer convenience by accepting a myriad of financial inputs (cash, coin, debit card, credit card, etc.).

4. Claim 7 is rejected under 35 U.S.C. 103(a) as being unpatentable over Chandonnet as modified by Kolls (US 6,056,194).

Re claim 7, the teachings of Chandonnet have been discussed above. Chandonnet has taught a card reader above connected to the controller and operative to apply charges and dispense the item(s). Chandonnet does not teach a stored value card reader to read stored value cards.

It is well known in the art that vending machines can read stored value cards. Further, Kolls teaches a system and method for networking and controlling vending machines and that cash value-accepting device includes a stored value card through "In the embodiment of system 10 shown in FIG. 1, only a credit card reader 16 is shown. An alternate embodiment may use a coin mechanism or bill acceptor mechanism or prepaid card or combination of these mechanisms to pay for the vending" (col 8, lines 13+).

Therefore, at the time the invention was made, it would have been obvious to an artisan of ordinary skill in the art to combine the teachings of Chandonnet with those of Kolls. As the controlling device discussed above controls the operations/charging and dispensing of items, it would be obvious that the controller would remain in operating contact with the cash value accepting device, and that as in the case with the indicia bearing card, the charges would be applied to the prepaid card in the same fashion as with the indicia bearing card in a manner that is well known in the art, and further to include dispensing of the purchased item.

One would have been motivated to do this in order to have a vending machine that is easier to use since it accepts more types of payment to produce a machine that is user friendly and versatile.

5. Claims 9-22 and 27 are rejected under 35 U.S.C. 103(a) as being unpatentable over Chandonnet as modified by Ramsey et al., as applied to claim 3 above, and further in view of Ramachandran et al. (US 6,386,323).

The teachings of Chandonnet as modified by Ramsey et al. have been discussed above.

Chandonnet as modified by Ramsey et al. fail to teach that the cash supply component holds a supply of notes (roll) and is removably mounted on the dispensing machine which dispenses notes from the roll, that the roll includes a movable web, wherein the notes in the roll are held in supporting connection with the web (claims 9-11), that the cash dispensing mechanism comprises a note/web separating member, wherein the note/web separating member is operative to engage the note to separate the note from the web, wherein the note is dispensed from the machine without the web attached thereto (claim 13), that the cash dispensing mechanism is operative to deliver a note to a user in attached relation with the web (claim 14), that the web includes a releasable adhesive thereon, whereby notes are separable from the web after dispense to a user (claim 15), that the roll comprises a plurality of notes, each of the notes having a generally parallel, opposed edges of similar dimension, and wherein the roll comprises a plurality of releasable connectors, each connector operative to connect an area of one first note to an area of at least one second note, wherein the connector is operative to releasably connect the first and second notes with their respective edges in generally adjacent relation (claim 15), that each releasable connector comprises a generally flexible member, wherein the flexible member spans the generally adjacent edges of the first and second notes (claim 16), wherein the flexible member includes releasable adhesive, wherein the adhesive releasably engages the first and second notes with the flexible member (claim 17), that the cash value

dispensing mechanism is operative to deliver notes in attached relation with the connectors (claim 18), that the cash dispensing mechanism includes disposed first and second engaging devices in operative engagement with the web, wherein the first and second engaging devices are in operative connection with the controller, and wherein the controller is operative to cause the web to move to produce a loop in the web between the first and second engaging devices in the dispensing machine, and wherein the controller is operative to release the first engaging device to enable delivery of a portion of the web which includes the loop from the dispensing machine while holding the web adjacent the second engaging device in the machine (claim 19), that the cash value accepting device is in operative connection with the controller, and wherein the cash value accepting device is operative to accept a presented note, and wherein the accepting device is operative to determine if the note is genuine, and wherein the controller is operative responsive to the accepting device determining that the presented note is genuine to include the presented note in the roll (claim 20), that the controller is operative responsive to the accepting device determining that the presented note is not genuine to discharge the accepted note from the cash accepting device (claim 21), that the accepted note is associated with a cash value and wherein the controller is operative to apply the charge for the dispensed merchandise against the cash value (claim 22).

Re claims 9 and 10, Ramachandran et al. teaches a cash supply component that holds a roll of notes, that the supply component is removably mounted on the dispensing machine, and that the notes are dispensed from the roll through "The cash value dispensing mechanism includes a cash supply component schematically indicated 136 in FIG. 25. The cash supply component preferably is removably mounted within the machine 116. The cash supply

component 136 preferably includes a supply of currency notes 138 which in the described embodiments are a roll of notes from which notes may be dispensed. The cash supply component is preferably held in position on the machine 116 with a locking mechanism or other securing device which serves to hold it in the operative position. When it is desired to remove the supply of notes from the machine such as to secure the machine when the facility is closed or at other times, the cash supply component can be released and removed from the machine. This enables the supply of notes to be stored in a more secure place. The exemplary form of the invention also enables the machine 116 to continue operating to dispense merchandise even when no supply of cash is present. This is accomplished through appropriate programming of the controller 130 to enable the merchandise dispensing activity even though the cash supply component is removed or depleted. Alternatively, the system can be programmed to provide vouchers that can be redeemed for cash at the facility when cash dispensing capability is not available or enabled at the machine" (col 16, lines 46+).

Re claims 11 and 12, Ramachandran et al. teaches that the roll includes a movable web wherein the notes are in the roll held in supporting connection with the web, and a web separating member which separates the notes from the web to be dispensed without the web attached through "FIG. 32 shows a cash value dispensing mechanism generally indicated 140. Notes are preferably wound onto a roll 142 and are held therein by a flexible web 144. In the embodiment shown the notes are held to the web only by the physical wrapping action of the notes within the layers of the web. Rotation of roll 142 in the counterclockwise direction shown causes notes to be exposed as the web 144 is unwound. A note/web separating mechanism 146 serves to separate the notes from the web. The notes may be then moved outward therefrom in

the direction of the arrow as shown, to a user. The portion of the web from which the notes have been separated is rewound onto a roll 148" (col 17, lines 5+). Since the notes are held on the web only by the wrapping action of the notes within the layers of the web, as shown in FIG. 32, it is obvious to have the notes dispensed without the web as is common at ATM machines where notes are dispensed without webbing.

Re claims 13-18, Ramachandran et al. teaches delivering a note in attached relation to the web, that a releasable adhesive is on the web whereby notes are separable from the web after a dispense to the user, that the roll comprises a plurality of notes, each of the notes having generally parallel, opposed edges of similar dimension, and wherein the roll comprises a plurality of releasable connectors, each connector operative to connect an area of one first note to an area of at least one second note, wherein the connector is operative to releasably connect the first and second notes with their respective edges in generally adjacent relation, that the connector comprises a generally flexible member in the form of a releasable adhesive that spans the generally adjacent edges of the first and second notes, and that the notes are dispensed in attached relation with the connectors through FIG. 34 which shows notes being delivered while still in attached relation with the web, and through "FIG. 34 shows an alternative roll of notes schematically indicated 160. In roll 160 notes 162 are releasably attached to a web 164. Notes 162 are preferably attached to the web 164 with a releasable adhering component such as a releasable adhesive, static charge or other device or material which enables holding the notes in connection with the web for handling within the machine, but which enables the notes to be readily released therefrom once they have passed through an opening of the machine 116 schematically indicated 166" (col 17, lines 40+). The releasable adhering components such as

adhesives, or devices or materials as discussed above, is interpreted to meet the limitations of the connector/adhesive that is flexible (flexible member), since it is obvious to an artisan of ordinary skill in the art to use appropriate materials, adhesives, devices for connecting the notes in a flexible and releasable manner such that is well known in the art.

Re claim 19, Ramachandran et al. teaches the dispensing mechanism includes first and second engaging devices in operative engagement with the web, wherein the first and second engaging devices are in operative connection with the controller, and wherein the controller is operative to cause the web to move to produce a loop in the web between the first and second engaging devices in the dispensing machine, and wherein the controller is operative to release the first engaging device to enable delivery of a portion of the web which includes the loop from the dispensing machine while holding the web adjacent the second engaging device in the machine through "FIG. 35 shows a mechanism within the machine for handling a roll of notes such as roll 160. The web 164 with the notes attached is engaged and moved by a first engaging device 168 and second engaging device 170. The first and second engaging devices are operatively connected to motors or other moving devices which are operated under the control of the controller. The first and second engaging devices independently move the web 164 and generally operate to move the web outward through the opening 166. A first releasable holding device 172 is positioned adjacent to the opening 166. A second holding device 174 is positioned adjacent to the roll. A releasable holding device is operated under the control of the controller in response to sensors which are positioned adjacent to the web. The dispensing mechanism shown in FIG. 35 is particularly adapted to prevent unscrupulous persons from extracting more than the intended amount of notes by pulling on the web. Such unintended

dispensing is reduced by operating the first and second engaging devices 168 and 170 to produce a loop schematically indicated 176 in the web. The loop is sized to include the notes which are to be dispensed within a particular transaction. While the loop is being accumulated the controller operates the first holding device 172 to hold the web in fixed relation. Once the loop has been created the holding device 172 enables the web to move while the computer operates the second holding device 174 to hold the web stationary. The engaging device 168 then operates to move the notes in the loop outward through the opening to the user. If the user receiving the web attempts to pull the web 164 further outward such attempts will be prevented by the engagement of the web with the second engaging device 170 and the second holding device 174. As a result, the user will not receive more notes than they were intended to receive. In addition, sensors provided within the machine may sound alarms and may also initiate other actions to prevent unauthorized compromise of the mechanism for dispensing of notes from the machine" (col 17, lines 50+). It is taught above, and well known in the art that a central controller controls the dispensing, accepting, and processing means of such a machine.

Re claims 20-22, Ramachandran et al. teaches a cash value accepting device in operative connection with the self service dispensing machine, that the cash value accepting device is operative to accept a presented note, wherein the accepting device is operative to determine if the note is genuine, the accepting device determining that the presented note is genuine to include the note in the roll, to discharge the note if it is not genuine, and to apply the charge for the dispensed merchandise against the cash value through "Mechanism 150 however is operatively connected to a cash value accepting device schematically indicated 152. The cash value accepting device is operative to identify genuine and acceptable denomination notes and

to pass such notes inwardly in the direction of the arrow such that a genuine note may engage the web 154. Notes which are not genuine, the proper denomination, are suspect or are otherwise not acceptable to the cash accepting device, are rejected by the device 152 and are prevented from passing into engagement with the web" (col 17, lines 22+) and "In response to a user selection of a cash input from screen 192 the computer causes a screen 194 shown in FIG. 27 to be displayed. Screen 194 prompts the user to input notes into the cash value accepting device. As previously discussed in connection with FIG. 33, a cash value accepting device 152 determines if an inserted note is genuine and acceptable, and if so includes the note in the roll of notes. If the cash value accepting device is unable to verify the genuineness or acceptability of the inserted note, the note is rejected and no credit is given" (col 19, lines 30+). It is well known and understood in the art that when paper currency is not accepted by a vending machine, it is "spit back" to the user, and that when accepted, the note/currency is applied to the dispensed merchandise value.

Re claim 27, a supply component that holds notes and is removably mounted to the machine has been discussed above in claim 9. Further, since it is removably mounted, it is understood that the cash supply component can be removed, and it is inherent/necessary that when the cash supply is removed that money cannot be dispensed from the dispensing mechanism, since there is no money to dispense with the absence of the supply of cash. Further, as is common and well known in the art, when purchasing an item(s) at such a vending machine, one is only charged for the dispensed merchandise, and is also taught above.

Though Chandonnet doesn't specifically teach that the controller is responsive to the accepting devices determination of the note, at the time the invention was made, it would have

been obvious to an artisan of ordinary skill in the art to do so, since it has been taught above that the controller is used to control the output and input of the vending machine. Therefore, such teachings necessitate that the controller is responsive to the accepting devices determination, in order for the machine to function properly. Further, it is well known that controllers are common parts of electronic devices that control the functions of the device, and therefore a controller being responsive to the accepting device would be inherent in such machines.

At the time the invention was made, it would have been obvious to an artisan of ordinary skill in the art to combine the teachings of Chandonnet and Ramsey et al. with those of Ramachandran et al.

One would have been motivated to do this in order to have a dispensing machine that can provide its customers with cash notes in a manner that is well known in the art, convenient for users who wish to pay with different forms of money (cards, cash, ATM, etc), efficient, and secure.

Conclusion

6. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure: Ehara et al. (US 6,406,016), Terranova (US 6,098,879), Rademacher (US 5,450,938), Ogaki et al. (US 4,677,565), Todesco et al. (US 6,317,649), Inoyama et al. (US 4,166,945), Wostl et al. (US 4,199,100), Bustos (US 5,816,443), Bohnert et al. (US 6,092,629), Withrow (US 6,226,505), Terranova (US 6,422,464), Inamitsu et al. (US 6,367,696), and Phillips et al. (WO009606415A1).

7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to **Daniel Walsh** whose telephone number is **(703) 305-1001**. The examiner can normally be reached between the hours of 7:30am to 4:00pm Monday through Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Michael G. Lee can be reached on (703) 305-3503. The fax phone numbers for this Group is (703) 308-7722, (703) 308-7724, or (703) 308-7382.

Communications via Internet e-mail regarding this application, other than those under 35 U.S.C. 132 or which otherwise require a signature, may be used by the applicant and should be addressed to **[daniel.walsh@uspto.gov]**.

All Internet e-mail communications will be made of record in the application file. PTO employees do not engage in Internet communications where there exists a possibility that sensitive information could be identified or exchanged unless the record includes a properly signed express waiver of the confidentiality requirements of 35 U.S.C. 122. This is more clearly set forth in the Interim Internet Usage Policy published in the Official Gazette of the Patent and Trademark on February 25, 1997 at 1195 OG 89.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (703) 308-0956.


DW

7-24-02


MICHAEL G. LEE
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 2800